

1 SYSTEM AND METHOD FOR PROVIDING AUTOMATIC TELLER MACHINE
 SERVICES TO MULTIPLE FINANCIAL INSTITUTIONS

ABSTRACT OF THE DISCLOSURE

5 A method and a system for providing automatic teller machine
("ATM") services to the customers of multiple financial
institutions where the financial institutions contract with an
ATM services provider. The ATM services provider providing
multiple ATM's which are connected to an electronic funds
10 transfer network. In an exemplary embodiment, the contracting
financial institutions pay fees to the services provider in
return for the services provider providing the financial
institutions' customers with reduced or no cost ATM access. By
contracting out the same set of ATMs to multiple financial
15 institutions, the ATM services provider reduces duplicate ATM
costs incurred when each financial institution maintains its own
ATM network. Preferably, each of the ATMs of the ATM services
provider has similar distinguishing characteristics or "trade
dress" so as to make the ATM services provider's ATMs readily
20 distinguishable from other ATMs. The ATM services provider may
maintain a database of information about the customers and
financial institutions including, but not limited to, the account
numbers, the financial institution identification numbers, the
transaction histories, and the contractual arrangements for
25 determining the amount of reduced fees to be charged to the
financial institutions and their customers. The service
provider's ATMs may provide all conventional ATM transactions
including, but not limited to, withdrawals of cash, inquiries of
account balances, transfers of balances, and deposits of monies
30 and checks.

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